



NATIONAL LOAN FUND,
Life Assurance,
AND
DEFERRED ANNUITY SOCIETY.

Empowered by Act of Parliament.

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AND HALIFAX, NOVA SCOTIA.

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NATIONAL LOAN FUND, LIFE ASSURANCE, AND DEFERRED ANNUITY SOCIETY.

CAPITAL, £500,000.

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NATIONAL LOAN FUND

**LIFE ASSURANCE & DEFERRED
ANNUITY SOCIETY.**

LIFE ASSURANCE.

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LIFE ASSURANCE SOCIETIES have been so long established, their benefits so extensively known and felt, that little further argument is necessary to satisfy the provident of every class of their utility. Such Institutions are of incalculable value in mitigating the evils flowing out of the individual uncertainty of life, and in equalising to the survivors of a short life the fruits of a long one. Their number and progress within the last few years are decided proofs of advancing intelligence.

It must not, however, be overlooked, that the great advantages they confer are as yet almost exclusively enjoyed by the upper classes. The great bulk of Society, possessed of no certain income, relying on the exertions of industry for support—however ample for the present, but subject to the various uncertainties of life—seldom in any number resort to Life Assurance for the provision of a Family: hence to them the construction of these Establishments is less inviting than to those of a certain income, however limited. Again; the occupations and engagements of this class, by far most numerous important, and wealthy in the aggregate, expose them to vicissitudes, in reality only affecting the few, yet the apprehension of which, and the uncertainty of continued income, deter them from entering into contracts for Assurance; where the advantage, being so remote, is moreover made to depend on the chances of a permanent state of prosperity, over which the most prudent have no kind of control.

Against the class above mentioned the door of Life Assurance is at present closed: few will venture across its threshold,

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who, being uncertain of the future means out of which to make good the payment of the annual premium, may subject themselves, with the loss of their policy, to the mortification of having spent their money in vain.

To remedy the defects of the present system, the application of a *new principle* is required; viz. to make the advantage derivable from an annual saving, or accumulation, *contingent on two or more chances—death or misfortune during the lifetime, of the party assured*. In the one case, the benefit would reach the survivor; in the other, *it would commence in favour of the assured himself*, at the very point of permanent or temporary embarrassment.

By the present plan of Life Assurance, the benefits arise upon a single contingency—the death of the party assured; and this again contingent on the regularity in the payment of the annual premium. But it has been shown this can only be promised, or wisely undertaken, by those having a specific and certain income; and, therefore, to include all classes, those who do, and those who do not possess a certain income, that plan of Life Assurance would far surpass all others in utility and attraction, which would convert the annual saving or premium paid by the assured, *either into a protection to him in the event of misfortune—the means of promoting, at all times, HIS PRESENT INTEREST—or a provision FOR HIS FAMILY at death*.

Compared to the interest an individual takes in himself, the provision for his family is secondary, notwithstanding the strength of the latter feeling in the human breast; and it will be considered by every one, at least of equal importance to protect himself against the occurrence of *casualties and reverses while living*, as to provide for his family at death.

By the plan of this Assurance Society it is proposed to join together these two strongest of human motives, and by this means to give the most powerful encouragement to lay up a provision for the future. It is therefore proposed that the fund arising out of the premiums paid by the Assured, will be made

capable of fulfilling two or more objects:—first, the payment of the contract on the Policy:—secondly, a *loan-fund*, out of which the assured will be entitled, under certain guarantees, to borrow equal to *two-thirds* of his payments;—thirdly, in the event of inability to continue his payments, such *equitable disposition of his interests in his Policy will be allowed him as he may choose*.—By this means his apprehension of great pecuniary loss in the event of non-payment of premium, will be removed—a vast class of society will thereby be admitted; and every individual, while steadily pursuing one object—a provision for his family at death—will have by the plan of this Society a door open to his savings, which will never be closed against *his wants or his use*.

Under the following five heads, *viz.*—OBJECTS—USES—LOAN FUND—BONUS—and SPECIALTY—are therefore briefly enumerated the leading principles of this Society: it will be found the utmost care has been taken to give efficiency to them, holding one great object in view—*viz.* to divest the great bulk of Society—*those possessed of no certain income*—of the repugnance they have hitherto had to enter upon Life Assurance as a provision for a family, by converting it also into a means of *personal independence and support*, and to *expound* to that great class—who for want of a better, have hitherto availed themselves of those useful Institutions, the Savings Banks—that combined with a Life Assurance, the advantage of a Savings Bank and of a Benefit Society is secured to them from the same source—*viz.* their earnings—by the Plan of this Society.

In considering the principles of this Society under the important head USES, it will be found in no case will the Assured become a loser: in the event of death, he has secured an independence to his family—in the event of misfortune, his previous prudence has forestalled its worst effects—and should he require the use of *Capital*, he finds a fund at his command—and even is protected against his negligence, as, in the event of discontinuing his payments, his representatives will, nevertheless, receive at his death *two-thirds* of what he has expended after five payments.

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To the Widow and younger Children, when a Policy becomes a claim in their favour, a special additional Bonus is given, because to them death is most frequently the greatest misfortune: and to this class a stimulus is properly afforded, by enlisting the feelings of affection in aid of a general spirit of prudence.

OBJECTS OF THE SOCIETY—

First—A Life Assurance may be effected either by one payment, or by an Annual Premium, which may be paid monthly, quarterly, or half-yearly, if more convenient.

Secondly—A Life Assurance may be secured by a limited number of payments on a gradually decreasing (or increasing) scale; or by Rates of Premium, varying each five or ten years, and terminable or not at the option of the Assured.

Thirdly—A Life Assurance may be effected on the Life of another, on Joint Lives, or Survivorships.

Fourthly—Annuities immediate, deferred, or contingent, will be granted; also endowments for Children.

Fifthly—Naval and Military Men not in active foreign service assured without extra charge, and allowed to go abroad without forfeiture of Policy, on payment of an extra Premium according to Climate; assurances also effected on the Lives of Residents in the East and West Indies, and all Foreign Climates.

2. USES—

The assured will have the option of converting his Policy, at any time, into the following uses, *viz.*

First—Into an immediate payment of its present value.

Secondly—Into a new Policy, without any further Premium, payable at his death, equal in present value to his original Policy.

Thirdly—Into an Annuity of equivalent value.

Fourthly—Into a Security on which he may borrow equal to two-thirds of his payments.

Fifthly—In the event of negligence or inability to continue the annual premium, by which his Policy would become forfeited, his Representatives will, nevertheless, receive from the Society at his death, in addition to any Bonus assigned during the continuance of the payments, *two-thirds* of all payments made after the first five years.

3. LOAN FUND—

First—The assured may at any time act upon this Fund to the extent, as before, of two-thirds of his payments as a *Cash Credit*, upon giving notice to the Office or Agent at each Branch of the Society.

Secondly—The sum borrowed may be for a permanent or temporary period; but irregularity in the payment of Interest subjects the Loan to be recalled.

NOTE.—Any person assured on the scale of profits who may have the Bonuses added to his Policy, will in the course of a few years be entitled not only to borrow two-thirds of his payments, but to receive *as a right* the full value of the Bonuses so added; and in the majority of cases the sum thus at his command, will considerably Exceed the Full Amount of his entire payments.

4. BONUS—

First—Two-thirds of the Profits estimated ANNUALLY after the first three or five years, will be divided amongst those assured for life, on a participating scale of the Society, and the Profits of the Guarantee Fund, invested in reversionary and other Interest, will be estimated in each division.

Secondly—Each Bonus, at the option of the assured, will be paid in money, or applied to the reduction of the future Premiums, or an equivalent added to the Policy.

Thirdly—Each Branch will be entitled to a separate Bonus, founded upon a calculation of its success.

5. SPECIALTY—

When a claim on the Society becomes vested in the Widow or younger Children of the assured, a special Bonus will be added to the Policy on its payment.

The attention of the Directors is unremittingly given to the diffusion of the principles of this Society throughout each district of the United Kingdom, upon a new plan of local advantage to the assured; several Branches have already been established, and others are under consideration. Influential individuals desirous of instituting a Branch of this Society, or forming themselves into a Committee for that object, by addressing a letter to T. LAMIE MURRAY, Esq., at the Office of the Society, will meet immediate attention, or, if the prospects held out are sufficient, will receive a visit for that purpose.

CONDITIONS OF ASSURANCE.

Policies, whether the premiums be payable yearly, half-yearly, quarterly, or in any other manner than by a single payment, will not be considered in force if the premiums remain unpaid beyond one calendar month after becoming due; but on satisfactory proof to the Directors that the party or parties assured continue in good health, the Policies may be revived at any period within twelve months, on payment of a fine of ten shillings per cent. on the sum assured.

A Policy will become void if the party whose life has been assured shall die upon the seas, except in passing from one part of the United Kingdom to another, or in passing or repassing between any part of the United Kingdom to any of the Islands of Guernsey, Jersey, Alderney, Sark, and Man, in decked Vessels or Steam Boats, or in passing in time of peace in Queen's Ships, Packets, or Passage or Steam Vessels, to and from British and Foreign Ports between the Elbe and Tagus both inclusive, or unless the party shall pay, by way of premium on the amount assured, for the sea risk at the rates then in use by the Society. The policy will also become void if the party shall enter into or engage in any Military, Naval, or Preventive Service whatever, without the previous consent in writing of the Directors; or if the party shall go beyond the limits of Europe, unless the extra risk shall have been previously paid to the Society, according to the tables of extra risks for Foreign Climates adopted by the Society. But in respect of such parts of the Gulf of Mexico, the West Indies and places adjacent, as are comprised between the limits of 10° and 34° North Latitude, and between 57° and 100° West Longitude from Greenwich; and in respect of the coast from the mouth of the River Orinoco to the mouth of the River Amazon, and the West Coast of Africa, except within the limits of the Colony of the Cape of Good Hope; and the East Coast, from the Equator to the limits of the said Colony,—special permission must in all cases be obtained from the Directors.

Assurance made by persons on their own lives will not become void if they die by their own hands, by duelling, or by the hands of Justice, but they will become void if they die by their own hands within seven years from the date of the Policy, save to the extent of any bona-fide interest therein, acquired by any other person or persons under an assignment, for a valuable consideration in money, or by way of security, or indemnity, or by virtue of any legal or equitable lien, upon proof of the extent of such interest being given to the satisfaction of the Directors; but if any person assured upon his own life, die by his own hands, within the time aforesaid, the Directors shall be at liberty, if they think proper, to pay for the benefit of his family, any sum not exceeding what the Society would have paid for the purchase of his interest in the Policy if it had been surrendered to the

Society the day previous to his decease; provided the interest in such assurance shall be in the assured, or in any Trustee or Trustees, for him, or for his Wife, or Children, at the time of his decease.

The Society will in all cases require proof of the age of the person whose life is assured, before payment of the Policy, unless that fact shall have been previously ascertained and admitted by endorsement on the same.

Upon the death of the party assured, the claimant shall, if required, make satisfactory proof thereof to the Directors, and also of the time and manner of such death. All claims will be paid within three calendar months from proof of such claim to the satisfaction of the Directors.

If any difference arise with regard to a Policy, such difference shall, at the option of the claimant upon such Policy, be submitted to the arbitration of two persons, (one to be appointed by the Directors, and the other by the claimant,) whose award, or that of the umpire named by them, shall be conclusive.

N.B.—An Assurance may be effected at the Office of the Society or at any of its Branches. The General meeting of the Directors is on each Tuesday and Friday, but to facilitate business, a Board, with a Medical Officer, is in daily attendance at Two o'Clock.

ENGLISH STAMP-DUTY.

The Duty on Life Assurances, as fixed by the 55th George III. cap. 184, and 5 & 6 William IV. cap. 64, is for Sums,

		Not exceeding	£50 . £0 2 6
Exceeding	£50	" "	100 . . 0 5 0
"	100	and under	500 . . 1 0 0
Amounting to	500	"	1000 . . 2 0 0
" "	1000	"	3000 . . 3 0 0
" "	3000	"	5000 . . 4 0 0
" "	5000	and upwards	5 0 0

and is only chargeable on the first Payment of the Premium.

IRISH STAMP-DUTY.

		Not exceeding	£50 0 0 . £0 2 6
Exceeding	£50 0 0	" "	100 0 0 . . 0 5 0
"	100 0 0	and under	461 10 9½ . 0 10 0
Amounting to	461 10 9½	"	923 1 6½ . 1 0 0
" "	923 1 6½	"	2769 4 7½ . 1 10 0
" "	2769 4 7½	and upwards	2 0 0

PREMIUMS

For the Assurance of **£100** on a SINGLE LIFE.

Age next Birth- Day.	FOR LIFE.									For One Year only.		
	ANNUAL PREMIUMS.						SINGLE PREMIUMS.					
	Without Profits.			With Profits.			Without Profits.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
15	1	9	6	1	12	10	32	0	2	0	15	6
16	1	10	3	1	13	8	32	12	3	0	15	10
17	1	11	1	1	14	6	33	4	6	0	16	4
18	1	11	11	1	15	5	33	17	0	0	16	8
19	1	12	9	1	16	4	34	9	7	0	16	11
20	1	13	7	1	17	4	35	2	4	0	17	3
21	1	14	6	1	18	4	35	15	11	0	17	7
22	1	15	5	1	19	4	36	9	4	0	18	1
23	1	16	5	2	0	5	37	3	4	0	18	7
24	1	17	5	2	1	7	37	7	5	0	19	2
25	1	18	6	2	2	9	38	11	10	0	19	8
26	1	19	7	2	4	0	39	6	10	1	0	4
27	2	0	8	2	5	3	40	1	9	1	1	0
28	2	1	10	2	6	6	40	17	0	1	1	11
29	2	3	1	2	7	10	41	12	2	1	3	1
30	2	4	4	2	9	3	42	7	4	1	4	2
31	2	5	7	2	10	7	43	2	7	1	5	2
32	2	6	10	2	12	0	43	18	1	1	6	1
33	2	8	2	2	13	6	44	13	7	1	7	0
34	2	9	6	2	15	0	45	9	1	1	8	1
35	2	10	11	2	16	6	46	4	10	1	9	2
36	2	12	4	2	18	1	47	0	7	1	10	1
37	2	13	10	2	19	9	47	16	8	1	10	10
38	2	15	4	3	1	6	48	13	0	1	11	5
39	2	17	0	3	3	4	49	9	10	1	11	9
40	2	18	8	3	5	3	50	7	1	1	12	2

PREMIUMS (continued).

Age Next Birth- Day.	FOR LIFE.						For One Year only.		
	ANNUAL PREMIUMS.			SINGLE PREMIUMS.					
	Without Profits.		With Profits.	Without Profits.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.
41	3	0	6	3	7	3	51	5	2
42	3	2	6	3	9	5	52	4	2
43	3	4	8	3	11	10	53	3	11
44	3	6	11	3	14	4	54	4	4
45	3	9	4	3	17	0	55	5	4
46	3	11	10	3	19	10	56	7	1
47	3	14	7	4	2	11	57	9	8
48	3	17	7	4	6	2	58	12	10
49	4	0	9	4	9	8	59	16	9
50	4	4	2	4	13	6	61	1	6
51	4	7	10	4	17	7	62	7	7
52	4	11	10	5	2	0	63	14	2
53	4	16	1	5	6	9	65	1	1
54	5	0	8	5	11	10	66	8	7
55	5	5	6	5	17	2	67	16	5
56	5	10	6	6	2	9	69	3	9
57	5	15	9	6	8	7	70	10	10
58	6	1	4	6	14	10	71	18	1
59	6	7	3	7	1	5	73	5	4
60	6	13	6	7	8	4	74	12	6
							3	14	8

EXAMPLES:—A person at the age of 25 (next birth-day) by the *single payment* of 19s. 8d., will have insured the sum of £100, should his death happen within the period of *one year* from the date of Insurance.

Or, he will secure £100 at his death, by paying £1 18s. 6d. *annually* during the remainder of his life; or by the annual payment of £2 2s. 9d., instead of £1 18s. 6d., he will also be entitled to participate in the profits of the Society at each division.

With very slight variation, the Premium may be made out in *half-yearly*, *quarterly*, or *monthly* payments, according to convenience.

In all cases the Life of a FEMALE will be assured as a Life ONE YEAR LESS THAN THE ACTUAL AGE.

IMMEDIATE ANNUITIES

Granted for every ~~£~~100 deposited.

Age.	Payable Annually.			Age.	Payable Annually.		
	£.	s.	d.		£.	s.	d.
20	5	3	5	48	7	2	0
21	5	4	3	49	7	4	11
22	5	5	0	50	7	8	0
23	5	5	10	51	7	11	5
24	5	6	9	52	7	15	1
25	5	7	7	53	7	19	0
26	5	8	7	54	8	3	3
27	5	9	7	55	8	7	8
28	5	10	7	56	8	12	5
29	5	11	8	57	8	17	5
30	5	12	8	58	9	2	9
31	5	13	9	59	9	8	4
32	5	14	11	60	9	14	3
33	5	16	0	61	10	0	7
34	5	17	2	62	10	7	3
35	5	18	4	63	10	14	5
36	5	19	8	64	11	2	1
37	6	0	11	65	11	10	4
38	6	2	3	66	11	19	2
39	6	3	8	67	12	8	9
40	6	5	2	68	12	19	0
41	6	6	10	69	13	10	2
42	6	8	7	70	14	2	2
43	6	10	5	71	14	14	10
44	6	12	5	72	15	8	4
45	6	14	7	73	16	3	0
46	6	16	11	74	16	18	9
47	6	19	4	75	17	15	6

EXAMPLE:—A person at the age of 50, by Payment of £100 will receive an Immediate Annuity of £7 8s. the rest of his Life.

DEFERRED ANNUITIES.

I. AMONGST the several remedies proposed to mitigate or diminish the burthen of poor-laws, none has hitherto been brought forward or adopted that would either induce or afford facilities to the able-bodied members of society, to be responsible for their own support.

II. In a state of employment and health every one may be assumed capable of self-support ; competition has, no doubt, reduced the rewards of labour to the standard of existence, rendering it the more necessary that the smallest surplus, over exigencies, should be carefully husbanded, in order that, by the best facilities given to economy and the application of means to ends, it may be rendered capable of supplying the deficiencies, caused by want of employment, sickness, the several casualties of life, and by old age. Over the frequent fluctuations in the quantity of employment, the employed have no control ; and, as the cause is not dependent on fixed laws, but most frequently on the contingencies which affect the quantity of money, their duration or occurrence cannot be submitted to calculation,—at any rate the remedy is beyond their reach.

III. The two institutions open to the productive classes, are Savings Banks and Benefit Societies, whose nature and scope, when examined, will be found to offer but a very imperfect remedy against the evil, being institutions wherein the limited means of this class are not best made applicable to their several ends.

Savings Banks are of unquestionable utility, but they afford no contingent future advantage, and, besides, the sum that can be hoarded is incommensurate with the wants of the middle productive classes.

Benefit Societies propose to offer provision in sickness and old age, but their construction will be found imperfect, and their plan the least profitable application of the means of economy.

1. Because sickness itself is not a calamity of equally probable duration to the fluctuations in the quantity of employment and other casualties, and misfortune, against which they offer no protection.
2. Because, out of a given means, the sum laid aside for sickness must diminish the provision for old age.
3. Because many must contribute to the sick fund who never become chargeable upon it, and the value of such contributions is lost to themselves and families.
4. Because sickness, being a state of non-productiveness, must necessarily be included in any protection against such an occurrence.

IV. Various observations have been made on the duration of sickness, amongst the industrious classes, from an early period of life until its close. Those most in use are,—the sickness amongst the Benefit Societies in Scotland, given by the Highland Society;—the sickness amongst the labourers in the East India Company's Service;—the sickness amongst persons employed in Cotton, Silk, Wool, Flax, and in the Potteries, by the Factory Commissioners;—and the sickness amongst the English Benefit Societies, from returns made to the Society for the Diffusion of Useful Knowledge.

These results, though varied, show how inconsiderable is the amount of sickness during that period of life, between the ages of 20 and 65, when each individual is more immediately thrown on his own resources;—they are as follows:—

Class of Persons.	Period.	Average amount of Sickness.		Average yearly Sickness in the period.
		Months.	Days.	Days.
Highland Society's return	20 to 65	16	4	11
East India Company's labourers	20 to 65	9	0	6
Factory Commissioners—				
Cotton	21 to 61	7	27	7½
Wool, Yorkshire	21 to 61	10	29	
Ditto, West of England	21 to 61	8	13	
Flax, Yorkshire	21 to 61	9	1	
Silk	21 to 61	11	4	12½
Society for Diffusion of Useful Knowledge	20 to 65	18	21	

Thus, it appears that the highest expectation of sickness, amongst males, is twelve and a half days, and the lowest six days, in each year, from the age of twenty to sixty-five; its mean duration, inclusive of accidents of all kinds, would be nine and a quarter days, during which, from these causes, an individual may expect to be abstracted from productive employment throughout a period of forty-five years: while, it may be observed, his religious observation of the seventh day, in which he "shall do no work," has diminished his productiveness, by its recurrence in the same period, six years and 156 days.

V. From the foregoing facts it must be obvious that provision in sickness, or a Health Assurance by means of a separate contribution, is unnecessary, more particularly as such separate contribution must tend to waste the resources out of which the industrious classes have to provide for the future. It also in effect throws the burthen of the permanently sick on one class exclusively, instead of society at large; who are thus called on for an act of benevolence, while they are scarce able to do justice to the claims of their own families. Besides this, no compensation is given out of the contribution for a provision in sickness and old age to the families of those who never reach the age of 65, though death should happen immediately preceding it; and, if an assumed hypothesis is correct, that sickness before death is not more than five weeks, and taking bed-laying-pay at 10s. per week, it will not unfrequently happen the only return a man may obtain as a long and steady contributor to a Benefit Society, will not exceed 50s., a sum scarcely equal to one year's payment at a shilling per week, while by his death he leaves his family entirely unprovided for.

VI. It is to remedy these defects, inherent in the constitution of Benefit Societies, that the National Loan Fund Life Assurance Society proposes to submit a plan of Deferred Annuities on a new principle, which will not only afford a more ample provision for old age, and protection against sickness and misfortune—but in addition, the means, at all times, of putting his energies in motion, and in the event of premature death, a better protection to his family.

The plan proposed will embody several essential objects:—

1. To secure an increased provision for old age out of a given saving, by applying it exclusively to the purchase of a Deferred Annuity.
2. To render the purchase of a protection in sickness unnecessary, by enabling the purchaser of a Deferred Annuity to withdraw or borrow two-thirds of his previous payments.
3. By the use of two-thirds of all his payments when required, to limit misfortune and want of employment, and extend the power of productiveness by an increasing command, in each year, of capital, so that, while providing for old age, each successive contribution renders him more secure against present misfortune.
4. To afford, at the age at which the Deferred Annuity would commence, without reference to his then state of health, the option of receiving, instead of his annuity, its value in money, according to the value fixed on the contract, or a larger sum payable at his death.
5. In the event of death before the age at which he would be entitled to his Deferred Annuity, to return two-thirds of his payments to his family, or such fixed Life Assurance as may be settled on the contract.
6. In all such cases where the power of productiveness fails, either from disease or accident, to enable the assured on equal terms to convert his Deferred Annuity into a present Annuity.

The object this plan embraces is to open facilities to the efforts of self support, to stimulate the independence of one class above the forced benevolence of another, while it recommends itself to the latter by diminishing the burthen of poor laws, which has been at all times irksome, disturbing the harmony and fomenting the mutual distrusts of society.

The Tables of Deferred Annuities have been constructed, with a view to exhibit the benefits that may be secured by the smallest effort of frugality, and to suit the circumstances and convenience of all classes.

The object of Tables No. I. is to show the option of benefits the payment of £2. 12s. per annum will secure, at the period of attaining the age of 50, 55, 60, or 65. This pay-

ment is at the rate of 1s. per week, and may be paid weekly, monthly, or quarterly, with 1d. additional for each shilling; or it may be paid half-yearly, with $\frac{1}{4}$ d. additional for each shilling.

The Tables No. II. show the Annual Premiums required to secure the option of given benefits at these ages,—the sum required at each age to be paid down at once to purchase them, —and also the sum at any age to be paid as disparity, so as to enable the purchaser, instead of paying the premium at his own age, to pay that set down for the age of 20, and by this means enabling the owner of a little saving to turn it to the best account. The society will, moreover, receive all this sum by instalments, and two-thirds of the amount paid may, at any time, be withdrawn on deposit of the policy; and in the event of death before the stipulated age, two-thirds of the payments will be returned to the family.

Premiums paid weekly or monthly, must be made up in full at the end of each quarter or half-year.

I. BENEFITS

Secured, on attaining the AGE of 50, by an Annual Premium of £2. 12s.

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

AGE.	Annuity.			Cash.			Policy.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
10	18	10	9	238	6	0	374	12	0
11	17	12	0	226	5	0	355	13	0
12	16	14	0	214	13	0	337	8	0
13	15	16	7	203	10	0	319	18	0
14	14	19	11	192	16	0	303	1	0
15	14	3	11	182	10	0	286	17	0
16	13	8	6	172	11	0	271	6	0
17	12	13	8	163	1	0	256	6	0
18	11	19	5	153	18	0	241	18	0
19	11	5	9	145	2	0	228	1	0
20	10	12	6	136	12	0	214	15	0
21	9	19	11	128	9	0	201	19	0
22	9	7	10	120	14	0	189	15	0
23	8	16	3	113	6	0	178	1	0
24	8	5	2	106	4	0	166	19	0
25	7	14	8	99	8	0	156	6	0
26	7	4	8	92	19	0	146	3	0
27	6	15	0	86	16	0	136	9	0
28	6	5	11	80	18	0	127	4	0
29	5	17	2	75	6	0	118	7	0
30	5	8	10	69	19	0	109	19	0
31	5	0	10	64	16	0	101	18	0
32	4	13	3	59	19	0	94	5	0
33	4	6	0	55	6	0	86	18	0
34	3	19	1	50	17	0	79	19	0
35	3	12	6	46	12	0	73	6	0

The basis on which this table is calculated is the payment of 2*l.* 12*s.* per annum, which is at the rate of 1*s.* per week; but any payment may be made, and the benefits secured in proportion thereto.

EXAMPLE.—A person aged 23, by the payment of 1*s.* 1*d.* per week, or 2*l.* 12*s.* per annum, will secure, on attaining the age of 50, the option of an Annuity of 8*l.* 16*s.* 3*d.*, cash down, 113*l.* 6*s.*; or a policy on his life for 178*l.* 1*s.*

The payments may be made monthly or quarterly, with an additional 1*d.* per shilling; or half-yearly, with an additional ½*d.* per shilling.

All premiums to terminate with the period.

Two thirds of the payments may at any time be withdrawn, on deposit of the policy.

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II. PREMIUMS.

To secure, on attaining the (Annuity, £ 10 0 0
 Age of 50, the option of (Cash, 128 11 0
 Policy, 202 1 0

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

Age.	Payable Annually.			Payable in One Sum.			Payable for Disparity.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
10	1	8	1	27	14	9			
11	1	9	7	28	16	11			
12	1	11	2	30	0	0			
13	1	12	11	31	4	0			
14	1	14	9	32	8	11			
15	1	16	8	33	14	10			
16	1	18	9	35	1	10			
17	2	1	0	36	9	11			
18	2	3	6	37	19	2			
19	2	6	1	39	9	5			
20	2	9	0	41	1	0	£.	s.	d.
21	2	12	1	42	19	10	0	0	0
22	2	15	5	45	0	6	2	11	4
23	2	19	1	47	3	3	5	4	11
24	3	3	0	49	8	0	8	1	2
25	3	7	3	51	15	0	11	0	1
26	3	11	11	54	4	3	14	1	9
27	3	17	1	56	16	1	17	6	5
28	4	2	8	59	10	4	20	14	3
29	4	8	10	62	7	5	24	5	4
30	4	15	7	65	7	4	27	19	10
31	5	3	2	68	10	3	31	18	0
32	5	11	6	71	16	4	36	0	0
33	6	0	11	75	5	8	40	6	0
34	6	11	6	78	18	5	44	16	3
35	7	3	5	82	14	8	49	10	10
							54	10	0

The basis on which the tables, No. II. are calculated, is the purchase of a deferred annuity of 10% ; but any amount of annuity may be similarly purchased by making the payments in proportion.

EXAMPLE.—A person, aged 24, may secure, on attaining the age of 50, an Annuity of 10%, with the other options, by the annual payment of 3l. 3s., or a single payment of 49l. 8s. ; or on payment of 11l. 0s. 1d. for disparity, he will be entitled to the same benefits, by an annual payment of 2l. 9s., the same as for age 20.

The payments may be made weekly, monthly, or quarterly, with an additional 1d. per shilling ; or half-yearly, with an additional 1d. per shilling.

All premiums terminate with the period.

Two-thirds of the amount paid may at any time be withdrawn on deposit of the policy.

I. BENEFITS

Secured, on attaining the Age of 55, by an Annual Premium of £2. 12s.

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

Age.	Annuity.			Cash.			Policy.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
15	22	3	10	251	7	0	355	16	0
16	21	0	8	238	4	0	337	4	0
17	19	18	4	225	12	0	319	7	0
18	18	16	11	213	9	0	302	3	0
19	17	16	4	201	16	0	285	13	0
20	16	16	6	190	11	0	269	15	0
21	15	17	5	179	16	0	254	10	0
22	14	19	3	169	10	0	239	18	0
23	14	1	11	159	13	0	226	0	0
24	13	5	4	150	6	0	212	15	0
25	12	9	7	141	6	0	200	1	0
26	11	14	6	132	16	0	188	0	0
27	11	0	1	124	13	0	176	9	0
28	10	6	5	116	18	0	165	10	0
29	9	13	4	109	10	0	155	0	0
30	9	0	11	102	8	0	145	0	0
31	8	9	0	95	14	0	135	10	0
32	7	17	8	89	6	0	126	8	0
33	7	6	11	83	3	0	117	15	0
34	6	16	7	77	7	0	109	10	0
35	6	6	9	71	16	0	101	13	0
36	5	17	5	66	10	0	94	3	0
37	5	8	6	61	9	0	87	0	0
38	5	0	0	56	13	0	80	4	0
39	4	12	0	52	2	0	73	15	0
40	4	4	3	47	14	0	67	11	0

EXAMPLE.—A person, aged 25, by the payment of 1s. 1d. per week, or 2l. 12s. per annum, will secure, on attaining the age of 55, the option of an Annuity of 12l. 9s. 7d.; cash down, 141l. 6s.; or a policy on his life for 200l. 1s.

The payments may be made monthly or quarterly, with an additional 1d. per shilling; or half-yearly, with an additional $\frac{1}{2}$ d. per shilling.

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II. PREMIUMS.

To secure, on attaining the Age of 55, the option of

Annuity,	£ 10 0 0
Cash,	113 8 0
Policy,	160 6 0

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

Age.	Payable Annually.			Payable in One Sum.			Payable for Disparity.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
15	1	3	6	22	8	10			
16	1	4	9	23	6	9			
17	1	6	2	24	5	5			
18	1	7	8	25	4				
19	1	9	3	26	5	0			
20	1	11	0	27	5	11	0	0	0
21	1	12	10	28	12	0	1	12	6
22	1	14	10	29	19	5	3	6	5
23	1	16	11	31	8	3	5	2	0
24	1	19	3	32	18	6	6	19	4
25	2	1	9	34	10	3	8	18	4
26	2	4	5	36	3	7	10	19	5
27	2	7	3	37	18	9	13	2	6
28	2	10	5	39	15	7	15	7	7
29	2	13	10	41	14	5	17	15	1
30	2	17	7	43	15	3	20	4	10
31	3	1	7	45	18	2	22	17	1
32	3	6	0	48	3	4	25	12	0
33	3	10	10	50	10	10	28	9	8
34	3	16	2	53	0	9	31	10	3
35	4	2	1	55	13	3	34	13	10
36	4	8	7	58	8	4	38	0	7
37	4	15	11	61	6	3	41	10	9
38	5	4	0	64	7	0	45	4	4
39	5	13	1	67	10	8	49	1	6
40	6	3	5	70	17	5	53	2	6

EXAMPLE.—A person, aged 25, may secure, on attaining the age of 55, an annuity of 10*l.*, with the other options, by the annual payment of 2*l.* 1*s.* 9*d.*, or a single payment of 34*l.* 10*s.* 3*d.*; or on payment of 3*l.* 18*s.* 4*d.* for disparity, he will be entitled to the same benefit: by an annual payment of 1*l.* 11*s.*, the same as for age 20.

The payments may be made weekly, monthly, or quarterly, with an additional 1*d.* per shilling; or half-yearly, with an additional $\frac{1}{2}$ *d.* per shilling.

I. BENEFITS

Secured, on attaining the Age of 60, by an Annual Premium of £2. 12s.

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

Age.	Annuity.			Cash.			Policy.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
20	27	11	4	269	11	0	346	15	0
21	26	1	1	254	15	0	327	14	0
22	25	0	0	240	12	0	309	11	0
23	24	0	0	227	3	0	292	5	0
24	21	18	5	214	6	0	275	14	0
25	20	13	4	202	1	0	259	19	0
26	19	9	6	190	8	0	244	19	0
27	18	6	9	179	6	0	230	13	0
28	17	5	1	168	14	0	217	1	0
29	16	4	5	158	12	0	204	1	0
30	15	4	9	148	19	0	191	13	0
31	14	6	0	139	16	0	179	17	0
32	13	8	2	131	2	0	168	13	0
33	12	11	2	122	16	0	157	19	0
34	11	15	0	114	17	0	147	16	0
35	10	19	7	107	7	0	138	2	0
36	10	4	11	100	4	0	128	18	0
37	9	11	0	93	7	0	120	2	0
38	8	17	9	86	18	0	111	16	0
39	8	5	1	80	14	0	103	17	0
40	7	13	1	74	17	0	96	6	0
41	7	1	8	69	5	0	89	2	0
42	6	10	10	63	19	0	82	5	0
43	6	0	6	58	18	0	75	15	0
44	5	10	7	54	1	0	69	11	0
45	5	1	3	49	10	0	63	14	0

EXAMPLE.—A person, aged 25, by the payment of 1s. 1d. per week, or 2l. 12s. per annum, will secure, on attaining the age of 60, the option of an annuity of 20l. 13s. 4d., cash down 202l. 1s.; or a policy on his life for 259l. 19s.

The payments may be made monthly or quarterly, with an additional 1d. per shilling; or half-yearly, with an additional ½d. per shilling.

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II. PREMIUMS.

To secure, on attaining the Age of 60, the option of { Annuity, £ 10 0 0
Cash, 97 15 0
Policy, 125 15 0

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

Age.	Payable Annually.			Payable in One Sum.			Payable for Disparity.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
20	0	18	11	17	3	7	0	0	0
21	1	0	0	18	0	2	0	0	0
22	1	1	2	18	17	2	19	9	
23	1	2	5	19	16		0	7	
24	1	3	9	20	15	6	2	3	
25	1	5	2	21	15	10	4	5	2
26	1	6	9	22	17	3	5	9	1
27	1	8	5	23	19	10	6	14	3
28	1	10	2	25	3	7	8	0	9
29	1	12	1	26	8	7	9	8	5
30	1	14	2	27	15	0	10	17	7
31	1	16	5	29	2	10	12	8	3
32	1	18	10	30	12	2	14	0	6
33	2	1	6	32	3	0	15	14	5
34	2	4	4	33	15	7	17	10	1
35	2	7	5	35	9	11	19	7	8
36	2	10	10	37	6	0	21	7	2
37	2	14	6	39	4	0	23	8	9
38	2	18	7	41	4	0	25	12	5
39	3	3	0	43	6	1	27	18	4
40	3	7	11	45	10	3	30	6	9
41	3	13	5	47	16	8	32	17	5
42	3	19	7	50	5	3	35	10	10
43	4	6	4	52	16	4	38	6	9
44	4	14	1	55	9	11	41	5	6
45	5	2	9	58	6	2	44	7	3
							47	12	0

EXAMPLE.—A person aged 26, may secure, on attaining the age of 60, an Annuity of 10*l.* with the other options, by the annual payment of 1*l.* 6*s.* 9*d.* or a single payment of 22*l.* 17*s.* 3*d.*; or on payment of 6*l.* 14*s.* 3*d.* for disparity, he will be entitled to the same benefits by an annual payment of 18*s.* 11*d.*, the same as for age 20.

The payments may be made weekly, monthly, or quarterly, with an additional 1*d.* per shilling; or half-yearly, with an additional $\frac{1}{4}$ *d.* per shilling.

I. BENEFITS

Secured, on attaining the age of **65**, by an Annual Premium
of £2. 12s.

[Two-thirds of all payments returned to representatives in the event of death
before the stipulated age.]

Age next Birth Day.	Annuity.			Cash.			Policy.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
20	42	11	6	394	11	0	466	0	0
21	41	5	8	373	3	0	440	14	0
22	40	2	3	352	16	0	416	13	0
23	39	2	2	333	7	0	393	15	0
24	38	4	4	314	17	0	371	18	0
25	37	0	8	297	5	0	351	2	0
26	36	19	11	280	9	0	331	5	0
27	35	1	2	264	10	0	312	7	0
28	34	4	4	249	5	0	294	8	0
29	33	9	2	234	16	0	277	6	0
30	32	15	10	221	0	0	261	0	0
31	31	4	0	207	18	0	245	11	0
32	30	13	9	195	8	0	230	16	0
33	29	5	0	183	11	0	216	15	0
34	28	17	7	172	5	0	203	9	0
35	27	11	7	161	10	0	190	16	0
36	26	6	11	151	7	0	178	15	0
37	25	3	5	141	13	0	167	6	0
38	24	1	1	132	9	0	156	8	0
39	23	19	11	123	14	0	146	2	0
40	22	19	9	115	8	0	136	6	0
41	21	0	7	107	10	0	126	19	0
42	20	2	6	100	0	0	118	2	0
43	19	5	3	92	18	0	109	14	0
44	18	8	10	86	2	0	101	14	0
45	17	13	3	79	14	0	94	3	0
46	16	18	6	73	12	0	86	19	0
47	15	4	6	67	16	0	80	2	0
48	14	11	1	62	7	0	73	12	0
49	13	18	6	57	2	0	67	9	0
50	12	6	6	52	3	0	61	12	0

EXAMPLE.—A person, aged 23, by the payment of 1s. 1d. per week, or 2l. 12s. per annum, will secure, on attaining the age of 65, the option of an annuity of 40l. 8s. 2d., cash down 333l. 7s. or a policy on his life for 393l. 15s.

The payments may be made monthly, or quarterly, with an additional 1d. per shilling; or half-yearly, with an additional $\frac{1}{2}$ d. per shilling.

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II. PREMIUMS.

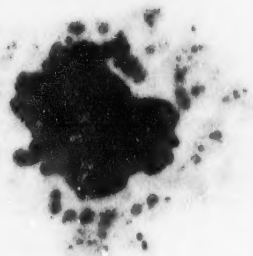
To secure, on attaining the Age of 65, the option of { Annuity, £10 0 0
Cash, 82 10 0
Policy, 97 8 0

[Two-thirds of all payments returned to representatives in the event of death before the stipulated age.]

AGE next Birth Day.	Payable Annually.			Payable in One Sum.			Payable for Disparity.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
20	0	10	11	10	0	10	0	0	0
21	0	11	7	10	10	8	0	0	0
22	0	12	2	11	1		0	0	5
23	0	12	11	11	12		0	0	5
24	0	13	8	12	3		16	0	0
25	0	14	6	12	15	8	3	3	3
26	0	15	4	13	8	6	3	17	8
27	0	16	3	14	2	0	4	13	0
28	0	17	3	14	16	2	5	9	1
29	0	18	4	15	11	3	6	6	1
30	0	19	6	16	7	1	7	3	11
31	1	0	8	17	3	11	8	2	9
32	1	2	0	18	1	7	9	2	7
33	1	3	5	19	0	3	10	3	4
34	1	5	0	20	0	0	11	5	4
35	1	6	7	21	0	11	12	8	8
36	1	8	5	22	2	11	13	13	0
37	1	10	4	23	6	2	14	18	10
38	1	12	5	24	10	9	16	6	0
39	1	14	9	25	16	7	17	14	8
40	1	17	3	27	3	11	19	4	10
41	2	0	0	28	12	8	20	16	8
42	2	3	0	30	2	11	22	10	1
43	2	6	3	31	14	10	24	5	4
44	2	9	10	33	8	5	26	2	6
45	2	13	10	35	3	11	28	1	8
46	2	18	4	37	1	3	30	2	11
47	3	3	3	39	0	8	32	6	6
48	3	8	11	41	2	2	34	12	3
49	3	15	2	43	6	0	37	0	7
50	4	2	3	45	12	2	39	11	7

EXAMPLE.—A person, aged 30, may secure, on attaining the age of 65, the option of an annuity of 10*l.*, cash down 82*l.* 10*s.*, or a policy on his life for 97*l.* 8*s.* by the annual payment of 19*s.* 6*d.*, or a single payment of 16*l.* 7*s.* 1*d.*; or by payment of 7*l.* 3*s.* 11*d.* for disparity of age, he will be entitled to the same benefits by the same annual payment as for the age of 20, viz. 10*s.* 11*d.* per annum.

The payments may be made weekly, monthly, or quarterly, with an additional 1*d.* per shilling; or half-yearly, with an additional $\frac{1}{2}$ *d.* per shilling.



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